

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Luis R. Galarza</u> | Social Security number or ITIN | xxx-xx-1898 |
| | First Name Middle Name Last Name | EIN | --_----- |
| Debtor 2 | | Social Security number or ITIN | ----- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | --_----- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: | 16-21420-ABA | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Luis R. Galarza

9/10/21

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Luis R. Galarza
Debtor

Case No. 16-21420-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Sep 10, 2021

Form ID: 3180W

Total Noticed: 32

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2021:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db | + Luis R. Galarza, 16 Trout Ave, Clementon, NJ 08021-4014 |
| cr | + Specialized Loan Servicing LLC as servicing agent, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713 |
| lm | + Specialized Loan Servicing, LLC, 8742 Lucent Boulevard, Suite 300, Highlands Ranch, CO 80129-2386 |
| 516230109 | + Borough of Clementon, Attn: Tax Collector, 101 Gibbsboro Rd, Clementon, NJ 08021-4035 |
| 516430217 | + Camden County MUA, 1645 Ferry Ave., Camden, NJ 08104-1311 |
| 516230112 | + Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641 |
| 516230115 | + Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241 |
| 516230116 | + Experian, PO Box 4500, Allen, TX 75013-1311 |
| 516230120 | Our Lady of Lourdes Medical Center, PO BOX 822099, Philadelphia, PA 19182-2099 |
| 516230121 | + PSE&G, 80 Park Plaza, Newark, NJ 07102-4194 |
| 516230122 | + Regional Sewer Service Invoice, PO Box 1105, Bellmawr, NJ 08099-5105 |
| 516914214 | + Santander Consumer USA Inc., Morton & Craig, LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125 |
| 516561351 | + Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826, (29603-0826 |
| 516392771 | + Specialized Loan Servicing LLC, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713 |
| 516230124 | + Specialized Loan Servicing, LLC, PO Box 636005, Littleton, CO 80163-6005 |
| 516230125 | + State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245 |
| 516991954 | THE BANK OF NEW YORK MELLON, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108 |
| 516326987 | + The Bank of New York Mellon, Trustee (See 410), C/O Specialized Loan Servicing, LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386 |
| 516230126 | + TransUnion, PO Box 2000, Chester, PA 19016-2000 |

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Sep 10 2021 20:29:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Sep 10 2021 20:29:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 516230108 | + EDI: AARGON.COM | Sep 11 2021 00:28:00 | Aargon Collection Agency, 8668 Spring Mountain Rd, Las Vegas, NV 89117-4132 |
| 516230110 | + EDI: CBCSI.COM | Sep 11 2021 00:28:00 | CBCS, PO Box 163250, Columbus, OH 43216-3250 |
| 516230111 | EDI: CITICORP.COM | Sep 11 2021 00:28:00 | Citibank SD, NA, Centralized Bankruptcy, PO Box 20363, Kansas City, MO 64195-0363 |
| 516230113 | + EDI: CONVERGENT.COM | Sep 11 2021 00:28:00 | Covergent Outsourcing, Inc., 800 SW 39th St., PO Box 9004, Renton, WA 98057-9004 |
| 516230114 | + Email/PDF: creditonebknofications@resurgent.com | Sep 10 2021 20:32:04 | Credit One Bank, N.A., PO Box 98873, Las Vegas, NV 89193-8873 |

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|-----------|------------------------|----------------------|--|
| 516230118 | + EDI: IRS.COM | Sep 11 2021 00:28:00 | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346 |
| 516230119 | + EDI: MID8.COM | Sep 11 2021 00:28:00 | Midland Credit Management, PO Box 939069, San Diego, CA 92193-9069 |
| 516275287 | + EDI: DRIV.COM | Sep 11 2021 00:28:00 | SANTANDER CONSUMER USA, INC., P.O. BOX 560284, DALLAS, TX 75356-0284 |
| 516914215 | + EDI: DRIV.COM | Sep 11 2021 00:28:00 | Santander Consumer USA Inc., P.O. Box 562088, Suite 900 North, Dallas, TX 75356-2088 |
| 516230123 | + EDI: DRIV.COM | Sep 11 2021 00:28:00 | Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244 |
| 516230127 | + EDI: VERIZONCOMB.COM | Sep 11 2021 00:28:00 | Verizon, 500 Technology Dr Suite 300, Weldon Spring, MO 63304-2225 |

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 516561352 | | Shellpoint Mortgage Servicing, PO Box 10826, Greenville SC 29603-0826, (800) 365-7107, Shellpoint Mortgage Servicing, PO Box 10826 |
| aty | *+ | Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713 |
| cr | *+ | Santander Consumer USA Inc., P.O. Box 562088, Suite 900 North, Dallas, TX 75356-2088 |
| lm | *+ | Specialized Loan Servicing LLC, PO Box 636005, Littleton, CO 80163-6005 |
| cr | *+ | Specialized Loan Servicing LLC, as servicing agent, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713 |
| aty | ##+ | Buckley Madole, P.C., 99 Wood Avenue South, Ste 803, Iselin, NJ 08830-2713 |
| 516230117 | ##+ | Financial Services Limited Partnership, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134 |

TOTAL: 1 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2021 at the address(es) listed below:

| Name | Email Address |
|----------------------|---|
| Denise E. Carlon | on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS INC., ASSET-BACKED CERTIFICATES, SERIES 2007-3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Francesca Ann Arcure | on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series |

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NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com

Francesca Ann Arcure

on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for The Bank of New York Mellon FKA The Bank of New York as Trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series
NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

John R. Morton, Jr.

on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Thomas G. Egner

on behalf of Debtor Luis R. Galarza tegner@mcdowelllegal.com
tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis
on@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com

TOTAL: 6